

GREEK RESOURCE SERVICES, INC. – GRSCONNECT

PRIVACY POLICY

Last updated August 3, 2010

1. **Introduction.** In this Privacy Policy you will find a description of the policies and procedures employed by Greek Resource Services, Inc. (“GRSI”) in connection with the use of the GRSCONNECT Chapter Management Portal (the "Services") offered through its website (the "Site"). GRSI has included in this Privacy Policy an explanation of its information practices, such as the type of information it collects, as well as how it may collect, use, share, and protect that information. By using any Services offered by GRSI, you are consenting to the terms of this Privacy Policy.

2. **Eligibility.** GRSI does not knowingly offer the Services to nor collect any personal information from or about individuals under 18 years of age. By using the Services, you represent that you meet GRSI’s age requirement.

3. **Terms of Use.** For more details on your rights and obligations when using the Services, please refer to the Terms of Use and other notices and disclosures regarding the Services.

4. **Cookies, Browser Information and Related Issues.**

- a. When you use the Services, GRSI may receive certain standard information that your browser sends to every website you visit, such as your IP address, browser type and language, access times, referring website addresses, and other such information. This data may be used, among other uses, to improve the operation of the Services and to improve the security of the Services by assisting in authenticating who you are when you access the Services.
- b. GRSI may also receive additional information about your visit to the portion of the Site that hosts the Services (the “Host Site”), including the pages you view, the links you visit and other actions you take. This data may be used, among other uses, to improve the operation of the Services and the Host Site.
- c. Like most websites, the Host Site uses "cookies," which are small text files placed on your computer by the web server when you visit the Site. Most such cookies are "session" cookies that are only used for a specific period during which you are using the Site. A few are "persistent" cookies that stay on your hard drive and are read by the web server when you return to the Site. The Host Site uses cookies to make your use of the Services more efficient and effective by storing your preferences, log in information, and other such data. Cookies cannot and will not be used to

deliver or run programs on your computer. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to sign in or use other interactive features of the Services that depend on cookies.

5. **Types of Personal Information GRSI May Collect.** In addition to the types of information described in section 4 above, GRSI may also collect personal information about you, including the following:
 - a. Name, date of birth, Social Security number, postal address, email address, telephone number, and other information that GRSI can use to contact you and verify your identity;
 - b. Information that may help GRSI manage its risks, such as information maintained by identity verification services, consumer reporting agencies and credit bureaus;
 - c. Member billing history, membership records and membership payment records;
 - d. Vendor names for bills that you would like to view and/or pay online, contact information for those vendors, billing account information and billing account numbers;
 - e. Bank account information, including account numbers, for accounts that you designate for funding or receiving payments, fees, debits and credits for the Services;
 - f. Credit card account information, including credit card number, expiration date and billing address, if you submit payments from those accounts through the Services;
 - g. Username, password, and other authentication credentialing used to verify that only authorized users access the Services;
 - h. Payment and other transaction information which you authorize through the Services;
 - i. Personal information that you may enter in response to surveys on the Host Site;
 - j. Personal information that you may enter into information blocks on the Host Site;
 - k. Payroll information and history, including hours worked, pay rates, payroll taxes, personal employee information and other miscellaneous payroll reports; and
 - l. Tax information and history, including federal, state, and local income tax returns.

6. **How GRSI May Collect Personal Information About You.** GRSI may collect personal information about you from the following sources:
 - a. Enrollment applications, survey responses, and other electronic or paper forms that you fill out in connection with the Services;
 - b. Your use of the Services and interactions with customer care, whether oral or written;

- c. Information transmitted by your computer, cell phones and other devices used by you to connect to the Site; and
- d. Information received about you from others, such as clients, credit bureaus, Affiliates or other companies providing content in regards to the Services.

7. **How GRSI May Share Personal Information About You.** GRSI shares personal information about you only as permitted by law. For personal information that is nonpublic and collected in connection with a financial service, U.S. federal law permits GRSI to share the information only:
- a. for GRSI's everyday business purposes, such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, and report to credit bureaus;
 - b. for GRSI's marketing purposes, so as to offer its products and services to you;
 - c. for Joint Marketing with other financial companies;
 - d. for its Affiliates' everyday business purposes, including information about your transactions, experiences and creditworthiness;
 - e. for its Affiliates to market to you; and
 - f. for Nonaffiliates to market to you.

Before GRSI can lawfully share personal information as described in (d), (e) or (f), it is required to offer you an opportunity to opt out. GRSI may lawfully share personal information as described in (a), (b), and (c) without offering you an opportunity to opt out. For California residents, GRSI will obtain your consent prior to sharing personal information as described in (f) unless otherwise required or permitted by law.

8. **How GRSI May Use Personal Information About You.** GRSI uses personal information about you only as permitted by law. The following indicates some ways in which GRSI may use such information:
- a. To complete transactions and render services authorized by you;
 - b. To conduct the everyday business practices of GRSI and its Affiliates, such as to maintain your accounts, to authenticate you when you log in, to send you information about the Services that you have subscribed to and other Services offered on the Site, to perform fraud screening, to verify your identity, to report to credit bureaus, to perform collections, to comply with laws, regulations, court orders and lawful instructions from government agencies, to protect the personal safety of subscribers or the public, to defend claims, to resolve disputes, to troubleshoot problems, to enforce its Terms of Use, to protect its rights and property, and to customize, measure, and improve the Services and the content and layout of the Site; and
 - c. For marketing purposes, so as to offer new products and services to you.

9. **How GRSI Protects Personal Information About You.** GRSI maintains physical, electronic, and procedural safeguards designed to protect the personal information that we maintain about you from unauthorized access and use by imposing security measures which comply with applicable federal law. GRSI also requires those service providers and business partners to whom it discloses such information to do the same.
10. **Links.** Any link appearing on the Site does not constitute an endorsement by GRSI of the content, viewpoint, accuracy, opinions, policies, products, services or accessibility of that website. Once you link to another website from the Site, you are subject to the terms and conditions of that website, including its internet privacy policy.
11. **Definitions.**
- a. **Affiliates:** Companies related to GRSI by common ownership or control. They can be financial or nonfinancial companies.
 - b. **Nonaffiliates:** Companies not related to GRSI by common ownership or control. They can be financial or nonfinancial companies.
 - c. **Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
12. **Access to Information About You.** You may review and update your personal information that is maintained by GRSI on the Site at any time to ensure that it is accurate and up-to-date.
13. **Protection for Former Customers.** GRSI will maintain its safeguards of your personal information in accordance with this Privacy Policy and as required by law after you discontinue use of our Site and Services. After a one (1) year period of nonuse, GRSI may, but is not required to, remove any personal information from its records.
14. **Changes to this Privacy Policy.** GRSI reserves the right to amend this Privacy Policy in its sole discretion, at any time, and without prior notice. Such an amendment will be effective at the time the revised policy is posted on the Site unless a delayed effective date is expressly stated therein. To insure that you are properly informed, you should consult the Privacy Policy regularly.
15. **Reservation of Rights.** GRSI reserves all lawful rights except those expressly altered in this Privacy Policy.
16. **Contacting GRSI.** If you have any questions about this Privacy Policy, you may contact GRSI at the postal address, email address or telephone number below:

In writing: Greek Resource Services, Inc
Attn: Database Management
P.O. Box 1880

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